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Economic Hardship Forbearance Request Form — Access Group Private Loans

Use this form to request an Economic Hardship Forbearance on your Access Group private loans. You can also call us at the number above, Monday through Friday, 9 a.m. – 8 p.m. Eastern time, to request this forbearance.

This form is NOT to be used for loans made under the Federal Family Education Loan Program (Federal Stafford, Federal PLUS, or Federal Consolidation Loans).

Forbearance is an agreement between you and Access Group, Inc. to allow a temporary cessation in payments. During a period of forbearance, interest continues to accrue. You may pay it or allow it to accrue. Unpaid accrued interest is capitalized (added to the principal balance) at the end of the forbearance period, which increases the total cost of the loan. Each month spent in forbearance will correspondingly reduce the remaining months of your repayment period. The maximum period for this type of forbearance is 12 months over the life of your loan, granted in increments of no more than six months at a time or your remaining forbearance time, whichever is less. Please be aware that this forbearance could disqualify you from eligibility for our on-time payment interest rate reduction benefit; please contact us for more information.

If your forbearance is approved, this form constitutes an agreement between you and Access Group, Inc. to allow a temporary cessation in payments. If your account is delinquent, the forbearance can be used retroactively to cover the period of delinquency (not to exceed 6 months or your remaining forbearance time, whichever is less). However, any negative reports that were submitted to the consumer reporting agencies will not be removed. You will receive notification by mail of the approval or denial of this request for an Economic Hardship Forbearance. It is important that you continue making payments on your loans until you receive an approval letter from our office.

You will receive information immediately prior to the expiration of the forbearance period regarding your next payment due date.

Instructions: Read the terms, complete, sign and date Section 1, and then fill in the number of forbearance months requested in Section 2. Send the signed and dated form to us via fax or mail to the address shown above. If you have questions, please call us at 888-250-6401 Monday through Friday, 9 a.m. – 8 p.m. Eastern Time.

Note: *If this is your first request for forbearance* and you need forbearance beyond the time period requested in Section 2 below, you should submit a new forbearance request form or call us at the number above to request an additional forbearance prior to the end of this forbearance period.

SECTION 1: Borrower Information

Name: _____	Account or SSN #: _____
Address: _____	Home Phone: (____) _____
City: _____	Cell Phone: (____) _____
State: _____ Zip: _____	Work Phone: (____) _____
	E-Mail: _____

I am requesting this forbearance and certify that the above statements are correct and complete to the best of my knowledge. I understand this request and intend to repay my private loan(s).

Borrower's Signature

Date

SECTION 2: Period of Forbearance Requested (not to exceed 6 months)

Number of months requested: _____